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|--|-----------------|
| Debtor 1 | Ruth N. Fleming |
| Debtor 2 (Spouse, if filing) | |
| United States Bankruptcy Court for the: Eastern District of Missouri | |
| Case number | 17-40842 |

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

US Bank Trust National Association,

Name of creditor: as Trustee of the SCIG Series III Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to identify the debtor's account:

8 5 6 7

Date of payment change:

Must be at least 21 days after date of this notice

10/01/2019

New total payment:

\$ 1,168.70

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 221.23

New escrow payment: \$ 278.45

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Ruth N. Fleming
First Name Middle Name Last Name

Case number (if known) 17-40842

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 09/06/2019

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 14, 2019

DONALD C FLEMING
 RUTH N FLEMING
 6705 HANCOCK AVE
 ST LOUIS MO 63139

Loan: [REDACTED]

Property Address:
 6705 HANCOCK AVENUE
 SAINT LOUIS, MO 63139

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Aug 2018 to Sept 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | | Current: | Effective Oct 01, 2019: | | Escrow Balance Calculation | |
|----------------------------|--|-----------------|--------------------------------|----|-----------------------------------|--------------|
| Principal & Interest Pmt: | | 890.25 | 890.25 | ** | Due Date: | Aug 01, 2019 |
| Escrow Payment: | | 221.23 | 278.45 | | Escrow Balance: | 1,538.70 |
| Other Funds Payment: | | 0.00 | 0.00 | | Anticipated Pmts to Escrow: | 442.46 |
| Assistance Payment (-): | | 0.00 | 0.00 | | Anticipated Pmts from Escrow (-): | 0.00 |
| Reserve Acct Payment: | | 0.00 | 0.00 | | Anticipated Escrow Balance: | \$1,981.16 |
| Total Payment: | | \$1,111.48 | \$1,168.70 | | | |

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|-------------|---------------------------|---------------|-----------------------------|---------------|--------------------------|-----------------------|---------------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| Aug 2018 | 221.23 | 63.92 | | | Starting Balance | 1,991.09 | 1,566.84 |
| Aug 2018 | | 8.60 | | | * | 2,212.32 | 1,630.76 |
| Sep 2018 | 221.23 | | | | * Escrow Only Payment | 2,212.32 | 1,639.36 |
| Sep 2018 | | | | | * | 2,433.55 | 1,639.36 |
| Sep 2018 | | | 1,084.00 | | * Homeowners Policy | 2,433.55 | 555.36 |
| Oct 2018 | 221.23 | 221.23 | 1,042.00 | | * Homeowners Policy | 1,612.78 | 776.59 |
| Nov 2018 | 221.23 | 221.23 | | | | 1,834.01 | 997.82 |
| Nov 2018 | | | | 236.65 | * Homeowners Policy | 1,834.01 | 761.17 |
| Dec 2018 | 221.23 | 221.23 | 1,612.78 | 1,640.43 | * City/Town Tax | 442.46 | (658.03) |
| Jan 2019 | 221.23 | 221.23 | | | | 663.69 | (436.80) |
| Feb 2019 | 221.23 | 442.46 | | | * | 884.92 | 5.66 |
| Feb 2019 | | 205.66 | | | * Tax Refund Report | 884.92 | 211.32 |
| Mar 2019 | 221.23 | 221.23 | | | | 1,106.15 | 432.55 |
| Apr 2019 | 221.23 | 221.23 | | | | 1,327.38 | 653.78 |
| May 2019 | 221.23 | 221.23 | | | | 1,548.61 | 875.01 |
| Jun 2019 | 221.23 | 221.23 | | | | 1,769.84 | 1,096.24 |
| Jul 2019 | 221.23 | 221.23 | | | | 1,991.07 | 1,317.47 |
| Aug 2019 | | 221.23 | | | * | 1,991.07 | 1,538.70 |
| | | | | | Anticipated Transactions | 1,991.07 | 1,538.70 |
| Aug 2019 | | 221.23 | | | | | 1,759.93 |
| Sep 2019 | | 221.23 | | | | | 1,981.16 |
| | \$2,654.76 | \$3,375.40 | \$2,654.78 | \$2,961.08 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year we anticipated that payments from your account would be made during this period beginning 10/1/17. Under Federal law, your lowest monthly balance should not have gone below \$442.46 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: August 14, 2019

DONALD C FLEMING

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|-------------|-----------------------------|--------------------|--------------------|-----------------------|-----------------|
| | To Escrow | From Escrow | | Anticipated | Required |
| Oct 2019 | 247.54 | 1,330.00 | Starting Balance | 1,981.16 | 2,722.88 |
| Nov 2019 | 247.54 | | Homeowners Policy | 898.70 | 1,640.42 |
| Dec 2019 | 247.54 | 1,640.43 | City/Town Tax | 1,146.24 | 1,887.96 |
| Jan 2020 | 247.54 | | | (246.65) | 495.07 |
| Feb 2020 | 247.54 | | | 0.89 | 742.61 |
| Mar 2020 | 247.54 | | | 248.43 | 990.15 |
| Apr 2020 | 247.54 | | | 495.97 | 1,237.69 |
| May 2020 | 247.54 | | | 743.51 | 1,485.23 |
| Jun 2020 | 247.54 | | | 991.05 | 1,732.77 |
| Jul 2020 | 247.54 | | | 1,238.59 | 1,980.31 |
| Aug 2020 | 247.54 | | | 1,486.13 | 2,227.85 |
| Sep 2020 | 247.54 | | | 1,733.67 | 2,475.39 |
| | | | | 1,981.21 | 2,722.93 |
| | <hr/> | <hr/> | | <hr/> | <hr/> |
| | \$2,970.48 | | | \$2,970.43 | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 495.07. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 495.07 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,981.16. Your starting balance (escrow balance required) according to this analysis should be \$2,722.88. This means you have a shortage of 741.72. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,970.43. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 247.54 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 30.91 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$278.45</u> |

Paying the shortage. If your mortgage is paid in full, your new monthly payment will be \$1,136.01 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In Re: Case No. 17-40842

Ruth N. Fleming Chapter 13

Debtor. Judge Kathy A. Surratt-States

CERTIFICATE OF SERVICE

I certify that on September 6, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Sean C. Paul, Debtor's Counsel
scp@pklawonline.com

Diana S. Daugherty, Chapter 13 Trustee
standing_trustee@ch13stl.com

Office of the United States Trustee
ustpregion13.sl.ecf@usdoj.gov

I further certify that on September 6, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Ruth N. Fleming, Debtor
6705 Hancock Ave.
Saint Louis, MO 63139-2124

Dated: September 6, 2019

/s/ D. Anthony Sottile
D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com